

SUPPLEMENTAL STATEMENT OF PEGGY YOUNG

I, Peggy Young, am the Plaintiff in this case, and I state as follows, according to my own personal knowledge:

1. I work two jobs, but I earn barely enough to pay my basic living expenses, and I cannot make substantial payments to reduce my debt.

My debts

2. I owe about \$32,000 in credit card debt, for which my minimum monthly payments total about \$968. About \$6,000 of the debt is due to department stores, to whom I owe minimum monthly payments of about \$290. The remaining \$26,000 is on bank cards, for which I owe minimum monthly payments of about \$678. Of that \$26,000, about \$14,000 is in my name, and \$12,000 is in my second ex-husband's name, but the divorce court ordered that I am liable to pay it.

3. I owe a balance of \$14,000 on the loan for the purchase of my Honda Accord.

My income

4. I currently work two jobs, for which my total monthly take-home pay is about \$3,000:

a. I work for the U.S. Postal Service (since February 25, 2013), which pays me \$2,274 per month in gross pay, from which my take-home pay is about \$1,900.

b. I work for the Olive Garden (since January 2008), which pays me about \$1,300 per month in gross pay, from which my take-home pay is about \$1,100. However, my recently-acquired USPS job has made it difficult for me to get to my Olive Garden job on time, and I fear that I may lose the Olive Garden job.

5. I am currently unmarried, and I receive no alimony.

My expenses

6. In addition to the credit card payments of \$968 stated above, I incur the following monthly expenses:

Rent	1,200
Utilities	379
Renter's insurance	26
Car payments	362
Fuel & maintenance	300
Car insurance	130
Food	300
Clothing	60
Medical and dental	<u>120</u>

2,877

7. My monthly take-home pay is not sufficient to cover those expenses and my credit card payments and other obligations. I usually make up the shortfall by incurring more credit card debt.

My assets


8. I have less than \$200 in savings and checking accounts, and less than \$100 in cash. Apart from my clothing and household effects, my only assets are (a) a 1998 Jeep Wrangler worth about \$2,500 (which is collateral for a \$300 loan from Navy Federal), and (b) a 2008 Honda Accord that I think is worth about \$12,000 but on which the loan balance due is about \$14,000.

9. I also own an interest in land in Texas, which has an assessed value of about \$30,000, but the title for it is in my first ex-husband's name. There is a mortgage of about \$10,000 on the property, for which the monthly payment is \$143. Even though the property is still in my ex-husband's name, I make the mortgage payment. My ex-husband was ordered to transfer it to me in the property settlement of our divorce, but he has never done so. About \$1,700 in back taxes is owed on the property. I am told it would cost money to hire an attorney and get the title to the land transferred to me, but I cannot afford to do so.

10. I told the things contained in this statement to my attorney, Sharon Fast Gustafson, who drafted this statement and gave me opportunities to make corrections.

I state under penalty of perjury that the foregoing is true and correct.

Executed on April 1, 2013


PEGGY YOUNG